

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 7/18/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Ann Crooks
3 Grandview Ave.
Jackson, OH 45640

Case Number:
2:08-bk-56848

Case Assigned To:
C. Kathryn Preston

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-4617

Attorney for Debtor(s) (name and address):

Don E Fuller
19 West Second Street
Chillicothe, OH 45601-3111
Telephone number: 740- 773-1875

Bankruptcy Trustee (name and address):

William B Logan
50 West Broad Street
Suite 1200
Columbus, OH 43215
Telephone number: 614-221-7663

Meeting of Creditors

Date: **August 15, 2008**

Time: **04:30 PM**

Location: **U.S. Bankruptcy Building, 170 North High Street, Suite 204, Columbus, OH 43215**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 10/14/08

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

170 North High Street
Columbus, OH 43215-2414
Telephone number: (614)469-6638

For the Court:

Clerk of the Bankruptcy Court:
Kenneth Jordan

Hours Open: Monday – Friday 9:00 AM – 4:00 PM

Date: 7/21/08

EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Abandonment	Pursuant to L.B.R. 6007-1, the trustee may abandon property listed on the debtor's schedules upon the request of any party in interest or upon the trustee's determination that there is no equity in the property for the benefit of unsecured creditors and that the property is burdensome. Further notice to creditors and other parties in interest is not required for the abandonment of any property unless a party in interest, before the conclusion of the § 341 meeting, files a request for further notice of abandonment with service of such notice on the trustee, or unless further notice is ordered by the court or required by the trustee.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

CERTIFICATE OF SERVICE

District/off: 0648-2
Case: 08-56848

User: rosanop
Form ID: a7fmina

Page 1 of 1
Total Served: 16

Date Rcvd: Jul 21, 2008

The following entities were served by first class mail on Jul 23, 2008.

db	+Mary Ann Crooks,	3 Grandview Ave.,	Jackson, OH 45640-9089
aty	+Don E Fuller,	19 West Second Street,	Chillicothe, OH 45601-3176
tr	+William B Logan,	50 West Broad Street,	Suite 1200, Columbus, OH 43215-5907
11443948	AJ Stockmeister Plumbing, Heat. & Cool.,	P.O. Box 677,	Jackson, OH 45640
11443947	+Adena Health Care,	c/o P.C.B.,	P.O. Box 29917, Columbus, OH 43229-7517
11443949	Bank of America,	P.O. Box 15726,	Wilmington, DE 19886-5726
11443951	CitiCards,	P.O. Box 183065,	Columbus, OH 43218-3065
11443952	+Elder-Beerman/Bon Ton,	Retail Services,	Dept. 7680, Carol Stream, IL 60116-0001
11443954	JC Penney,	P.O. Box 960090,	Orlando, FL 32896-0090
11443953	+Jackson County Treasurer,	226 E. Main St.,	P.O. Box 980, Jackson, OH 45640-0980
11443956	Lowe's,	P.O. Box 530914,	Atlanta, GA 30353-0914
11443957	+Milton Banking Company,	P.O. Box 268,	Wellston, OH 45692-0268
11443958	Sears,	P.O. Box 183082,	Columbus, OH 43218-3082
11443959	+US Dept. of Education,	P.O. Box 530260,	Atlanta, GA 30353-0260

The following entities were served by electronic transmission on Jul 21, 2008.

tr	+EDI: QWBLOGAN.COM Jul 21 2008 18:08:00	William B Logan,	50 West Broad Street,	Suite 1200,	Columbus, OH 43215-5907
11443949	EDI: BANKAMER2.COM Jul 21 2008 18:08:00	Bank of America,	P.O. Box 15726,	Wilmington, DE 19886-5726	
11443950	EDI: CHASE.COM Jul 21 2008 18:08:00	Chase,	Cardmember Service,	P.O. Box 15153,	Wilmington, DE 19886-5153
11443955	EDI: CBSKOHL'S.COM Jul 21 2008 18:08:00	Kohl's,	P.O. Box 2983,	Milwaukee, WI 53201-2983	
11443958	EDI: SEARS.COM Jul 21 2008 18:08:00	Sears,	P.O. Box 183082,	Columbus, OH 43218-3082	TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 23, 2008

Signature:

